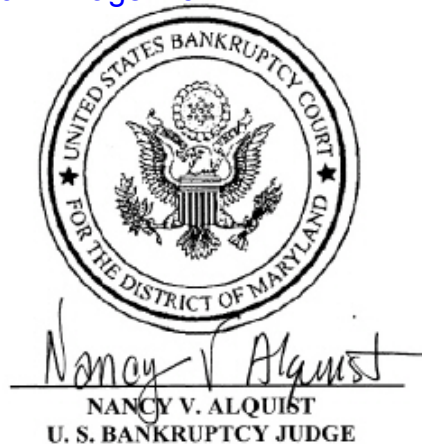


Date signed April 15, 2007



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore**

In re: Case No.: 07-11272 – NVA Chapter: 7

Daniel P O'Neil
3609 Parkhurst Way
Nottingham, MD 21236

Lisa L O'Neil
3609 Parkhurst Way
Nottingham, MD 21236

Creditor – CitiFinancial Mortgage
Company, Inc.

Reaffirmation – 27

STATEMENT OF REVIEW

The above identified Reaffirmation Agreement has been reviewed. It appearing that all requirements of 11 U.S.C. § 524 have been complied with, counsel for debtor has made the certification set forth in 11 U.S.C. § 524(c)(3), and Part D of the Reaffirmation Agreement is completed in a manner not significantly disparate from the sworn statements of the debtor in Schedules I and J and creates no presumption of undue hardship under 11 U.S.C. § 524(m). No hearing, determination, or order is required.

cc: Debtor(s)
Attorney for Debtor(s) – Christopher M. Fascetta
Chapter 7 Trustee – Charles R. Goldstein
Creditor – CitiFinancial Mortgage Company, Inc.

34.4 – edevine

End of Order